

Solicitant: Johnson et al. S.N. 09/737,454 Atty. Dkt. No. 100101  
Title: BID VALUATION OF PORTFOLIOS OF ASSETS SUCH AS FINANCIAL  
INSTRUMENTS  
Daniel M. Fitzgerald, Armstrong Teasdale LLP  
One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

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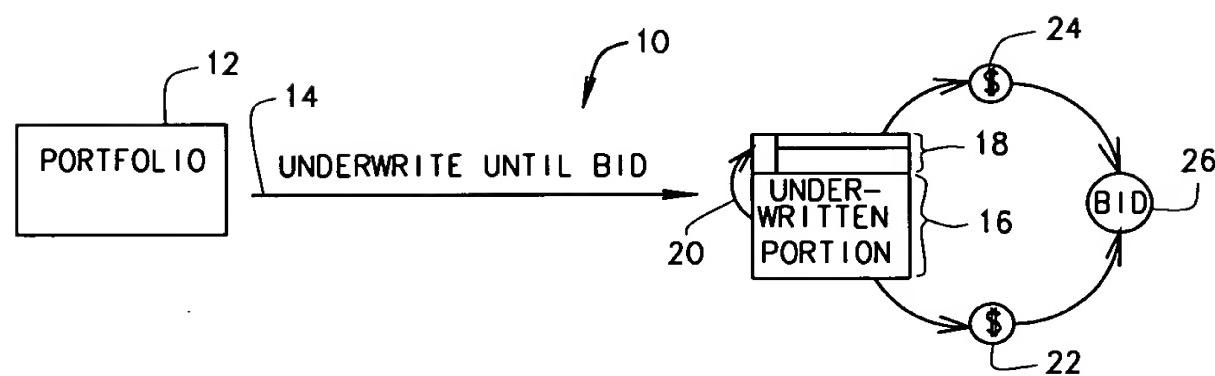
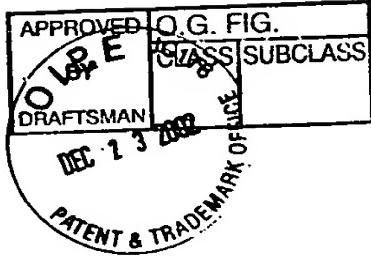


FIG. 1  
PRIOR ART



Att. No.: 8500000101  
Title: RAPID VALUATION OF PORTFOLIOS OF ASSETS SUCH AS FINANCIAL INSTRUMENTS  
Daniel M. Fitzgerald, Armstrong Teasdale LLP  
One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

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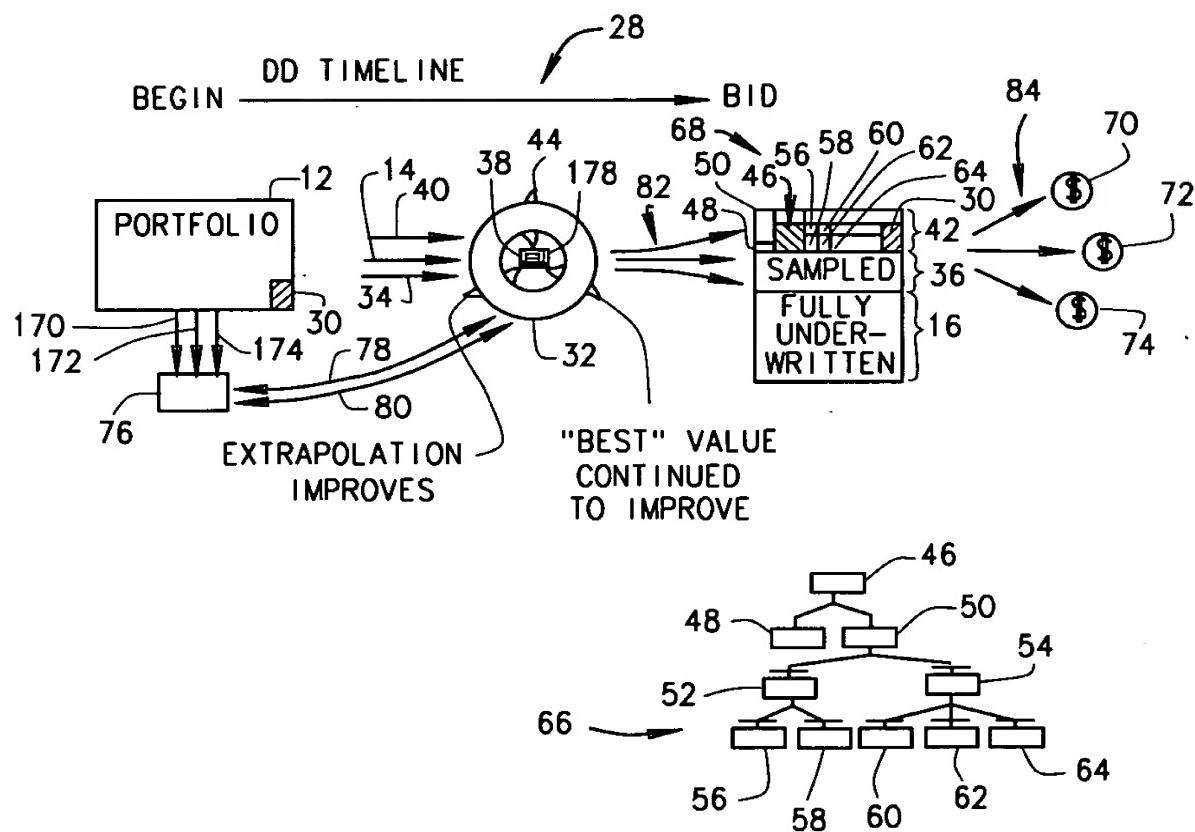
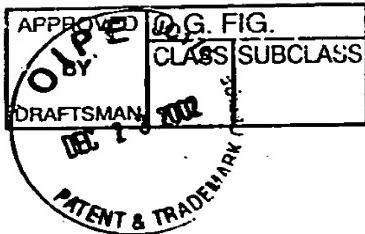
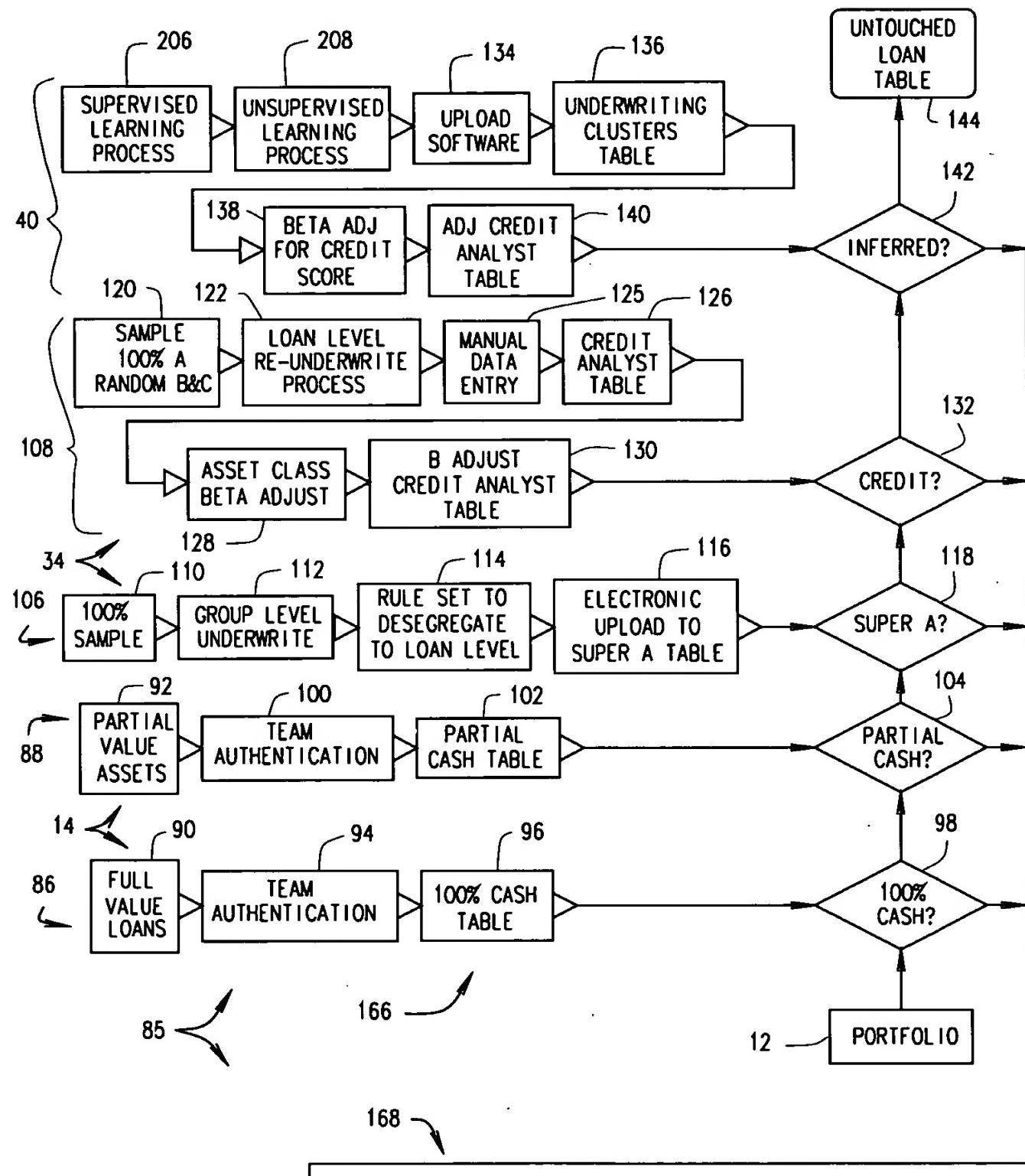


FIG. 2

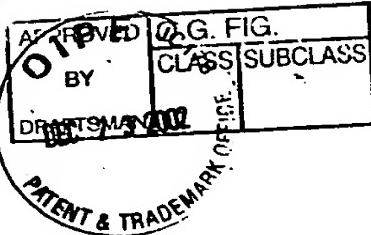


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TO FIG. 4

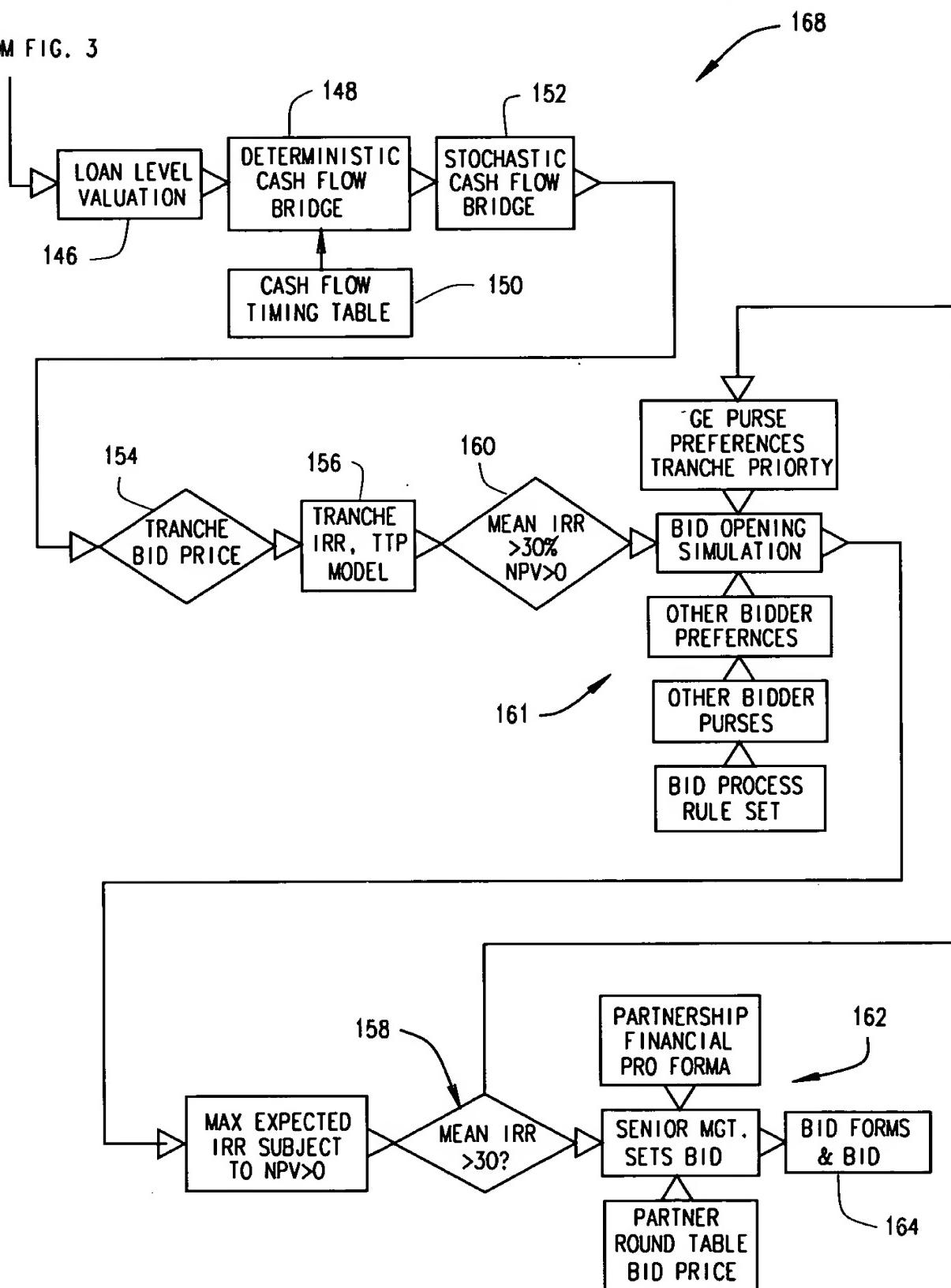
F I G . 3



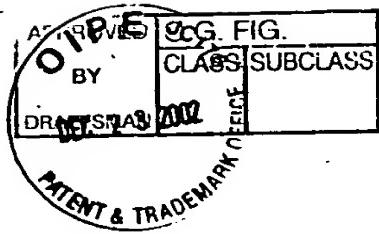
Att. No.: S.N. 09/737,454 Atty. Dkt. No.: 85-30101  
 Title: RATIONAL VALUATION OF PORTFOLIOS OF ASSETS SUCH AS FINANCIAL INSTRUMENTS  
 Daniel M. Fitzgerald, Armstrong Teasdale LLP  
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FROM FIG. 3



F I G . 4



Applicant: Johnson et al. S.N. 09/737,454 Atty. Dkt. No.: 8500101  
Title: RAPID VALUATION OF PORTFOLIOS OF ASSETS SUCH AS FINANCIAL INSTRUMENTS

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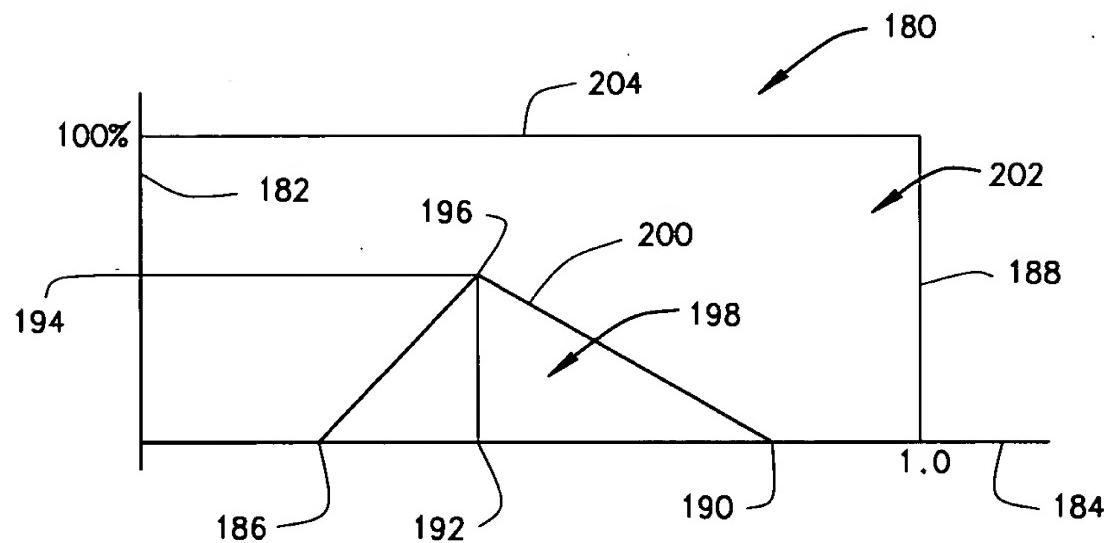
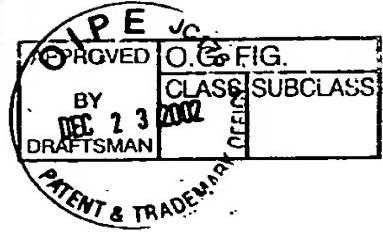


FIG. 5



Applicant: Johnson et al. S.N. 09/737,454 Atty. Dkt. No.: 85000101  
 Title: RAPID VALUATION OF PORTFOLIOS OF ASSETS SUCH AS FINANCIAL INSTRUMENTS  
 Daniel M. Fitzgerald, Armstrong Teasdale LLP  
 One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

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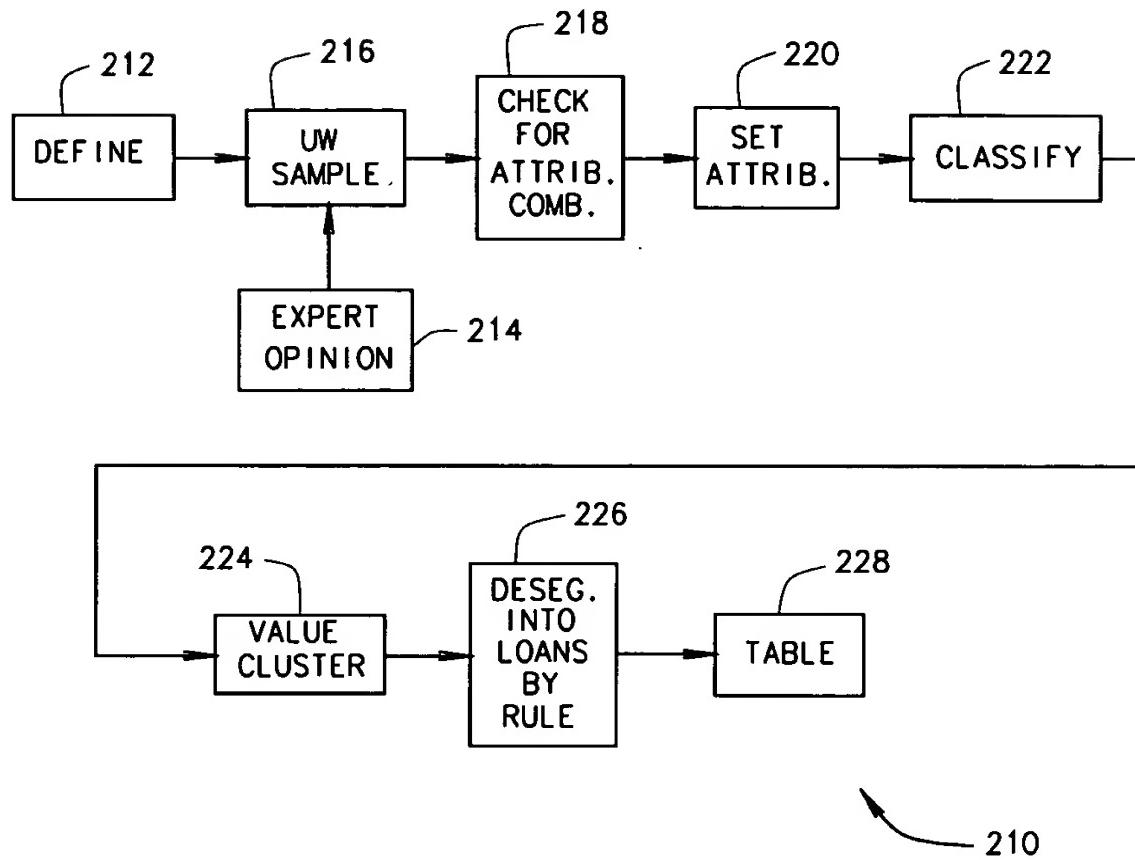
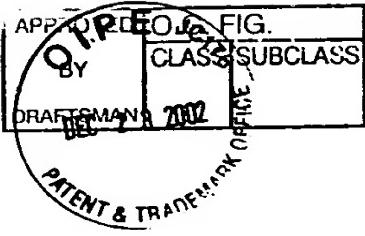


FIG. 6



Applicant: Johnson et al. S.N. 09/737,454 Atty. Dkt. No.: 8000101  
Title: RAPID VALUATION OF PORTFOLIOS OF ASSETS SUCH AS FINANCIAL INSTRUMENTS  
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One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

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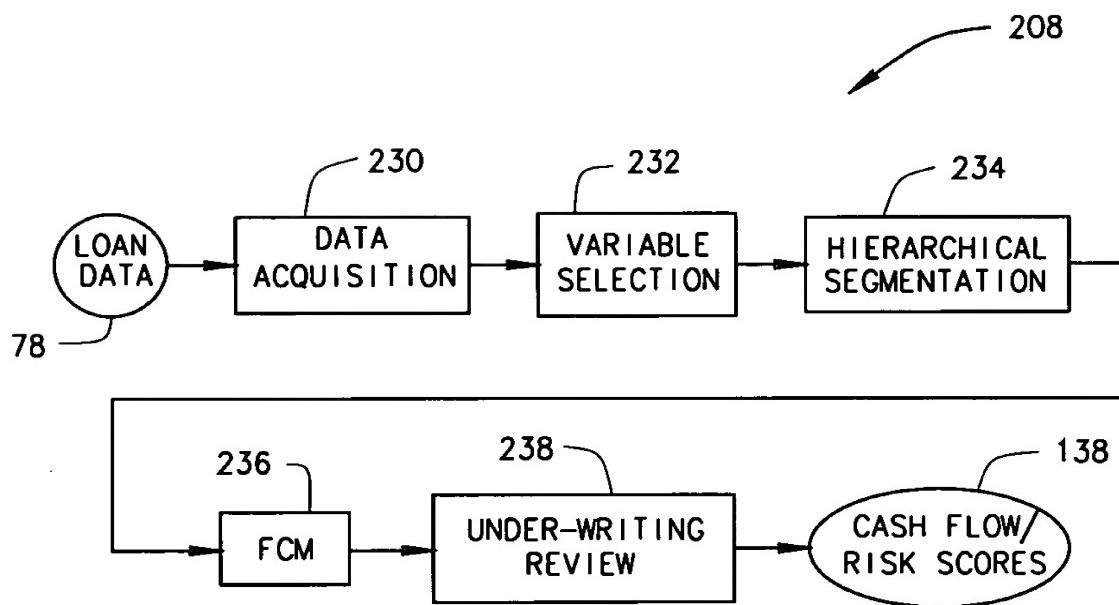
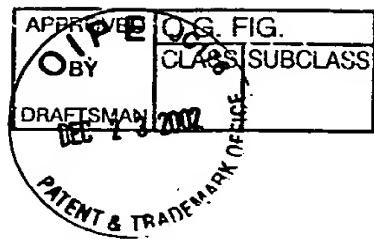


FIG. 7



Applicant: Johnson et al. S.N. 09/737,454 Atty. Dkt. No.: F-00101  
Title: RAPID VALUATION OF PORTFOLIOS OF ASSETS SUCH AS FINANCIAL INSTRUMENTS  
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One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

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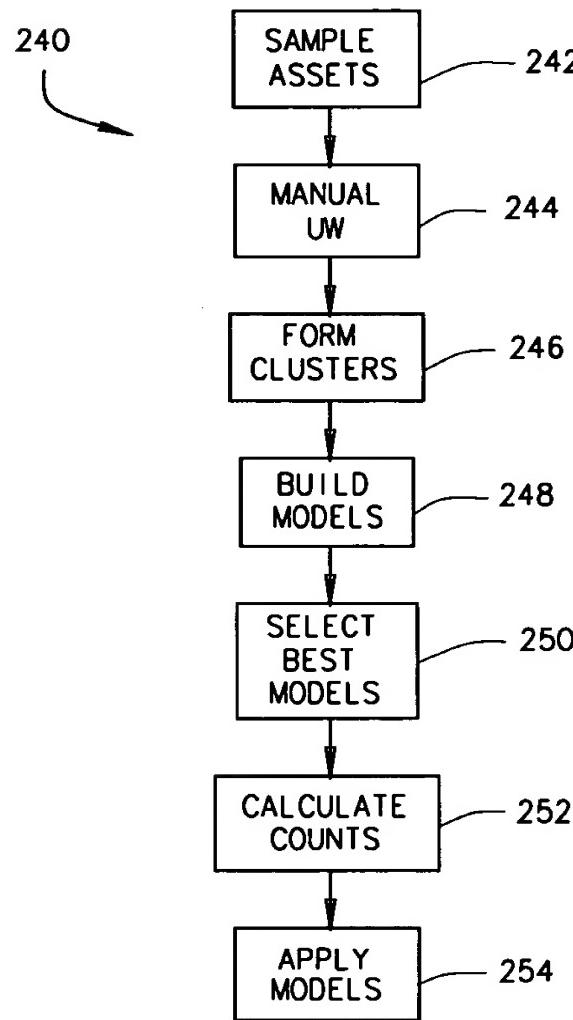
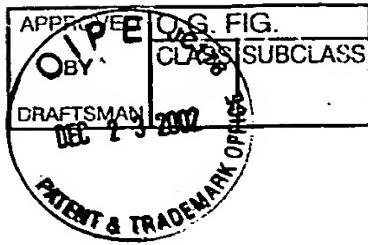


FIG. 8



Applicant: Johnson et al. S.N. 09/737,454 Atty. Dkt. No.: 8500101  
 Title: REDUCED VALUATION OF PORTFOLIOS OF ASSETS SUCH AS FINANCIAL INSTRUMENTS  
 Daniel M. Fitzgerald, Armstrong Teasdale LLP  
 One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

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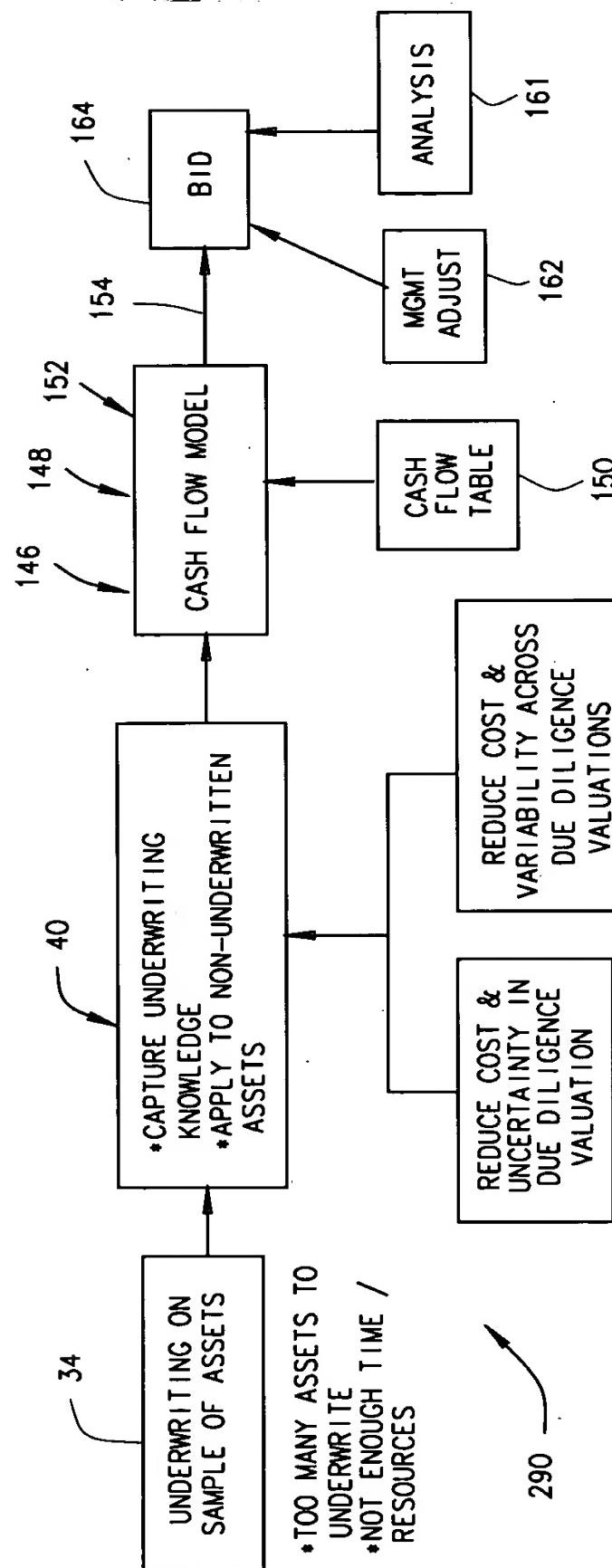
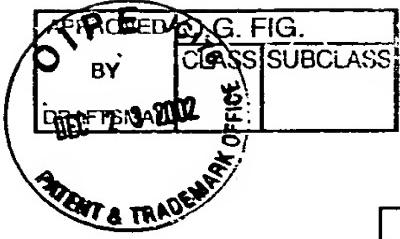
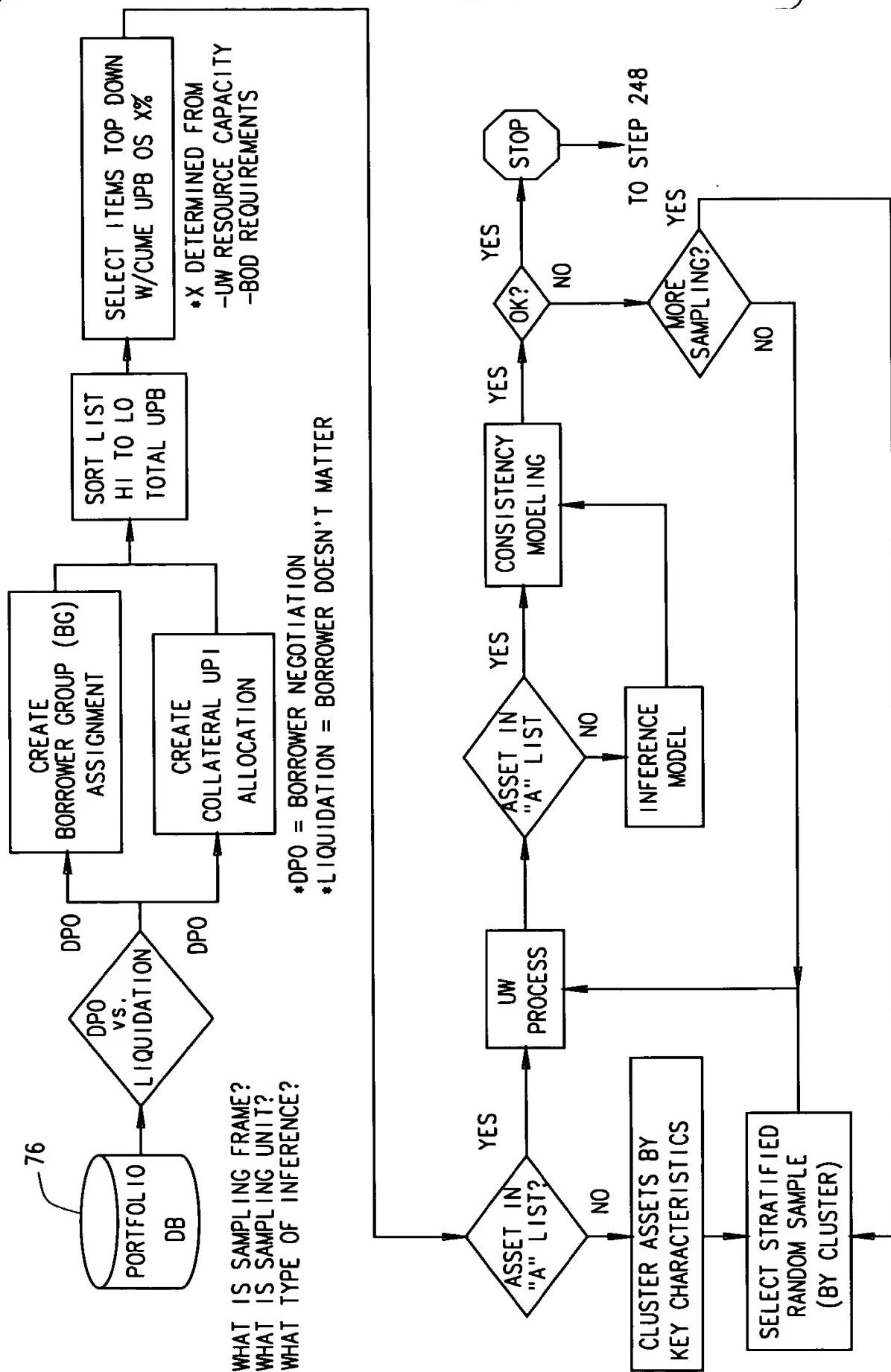
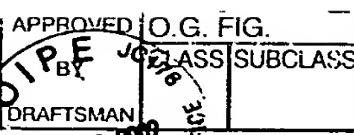


FIG. 9



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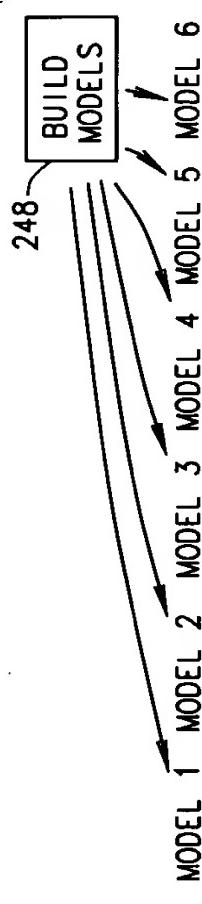
Applicant: Johnson et al. S.N. 09/737,454 Atty. Dkt. No.: 85CF-00101  
Title: RAPID VALUATION OF PORTFOLIOS OF ASSETS SUCH AS FINANCIAL INSTRUMENTS  
Daniel M. Fitzgerald, Armstrong Teasdale  
One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

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6 MODELS BUILT:

- \* MODELS DIFFER BY WHICH VARIABLES USED
- \* UW ASSETS GET THE MINIMUM ERROR PREDICTION (ACTUAL-PREDICTED)

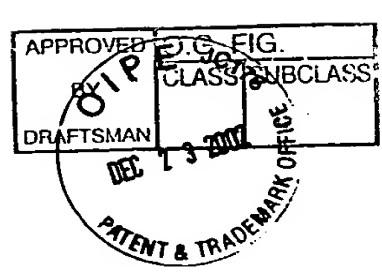
VARIABLES USED	MODEL "WEIGHTS":					
	MODEL 1	MODEL 2	MODEL 3	MODEL 4	MODEL 5	MODEL 6
LAND AREA	X		X	X	X	X
BLDG AREA	X		X	X	X	X
OLD APPRAISAL						X
GEN 1 PREDICTED CURRENT APPRAISAL	X	X	X	X	X	X
GEN 1 PREDICTED REALIZED PRICE	X	X	X	X	X	X
PROPERTY TYPE	X	X	X	X	X	X
LOCATION	X	X	X	X	X	X
-BY-						
COM/RES GROUP (CLUSTER)	X	X	X	X	X	X



VARIABLES USED	MODEL 1	MODEL 2	MODEL 3	MODEL 4	MODEL 5	MODEL 6
LAND AREA	X		X	X	X	X
BLDG AREA	X		X	X	X	X
OLD APPRAISAL						X
GEN 1 PREDICTED CURRENT APPRAISAL	X	X	X	X	X	X
GEN 1 PREDICTED REALIZED PRICE	X	X	X	X	X	X
PROPERTY TYPE	X	X	X	X	X	X
LOCATION	X	X	X	X	X	X
-BY-						
COM/RES GROUP (CLUSTER)	X	X	X	X	X	X

	COURT	AUCTION	RESIDENTIAL	COMMERCIAL	NON-UW ASSETS				
MODEL	ASSET CLASS	GROUP	MODEL 1	MODEL 2	MODEL 3	MODEL 4	MODEL 5	MODEL 6	SUM
1	1	13	13	13	8	8	32	32	87
2	2	29	25	29	24	24	19	19	148
256	TOTAL								163
252	TOTAL								236
258	{ MARKET VALUE COMMERCIAL	1	16	13	11	15	21	21	86
	TOTAL	2	29	22	29	24	19	19	150
	{ MARKET VALUE RESIDENTIAL	1	5	8	4	11	12	14	51
	TOTAL	2	8	9	10	15	19	19	59
	{ MARKET VALUE COMMERCIAL	3	6	16	5	20	2	2	54
	TOTAL								164

FIG. 11



Applicant: Johnson et al. S.N. 09/737,454 Atty. Dkt. No.: 85CE-00101  
 Title: REVALUATION OF PORTFOLIOS OF ASSETS SUCH AS FINANCIAL INSTRUMENTS  
 Daniel M. Fitzgerald, Armstrong Teasdale LLP  
 One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

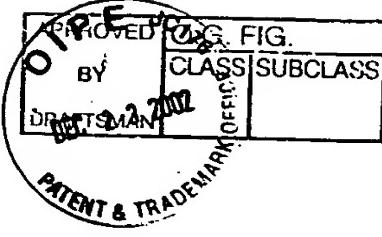
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VARIABLE	CATEGORY/VALUE RANGE	ENCODING SCHEME
LOAN SECURED	(YES, NO)	YES = 1, ELSE = 0
LOAN TYPE	(REVOLVING, NON-REVOLVING)	REVOLVING = 1 ELSE 0
LAST PAYMENT	(0, 250 MM)	0 IF LAST PAYMENT = 0 ELSE 1
NOTICE OF DEFAULT SENT		PRIOR TO JUN 97 EQUALS 1 ELSE 0
ORIGINAL MATURITY DATE		PRIOR TO JUN 97 EQUALS 1 ELSE 0
SYNDICATED LOAN	(YES, NO)	YES = 1, ELSE = 0
LOAN GUARANTEED	(YES, NO, NAV)	YES = 1, ELSE = 0
COLLECTION SCORE	(0, 1)	
LIEN POSITION	(-1, 0, 1)	1 IF LIEN POSITION = 1 ELSE 0
CURRENT UPAIID BALANCE/ORIGINAL BALANCE	(0, 2.9)	NORMALIZED TO (0, 1)
LAST PAYMENT TO INTEREST/LAST PAYMENT	(0, 1)	

FIG. 12

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APPROVED FOR P.G. FIG.  
BY CLASS SUBCLASS  
DRAFTSMAN 2002  
Title: APPRAISEMENT AND VALUATION OF PORTFOLIOS OF ASSETS SUCH AS FINANCIAL INSTRUMENTS  
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One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

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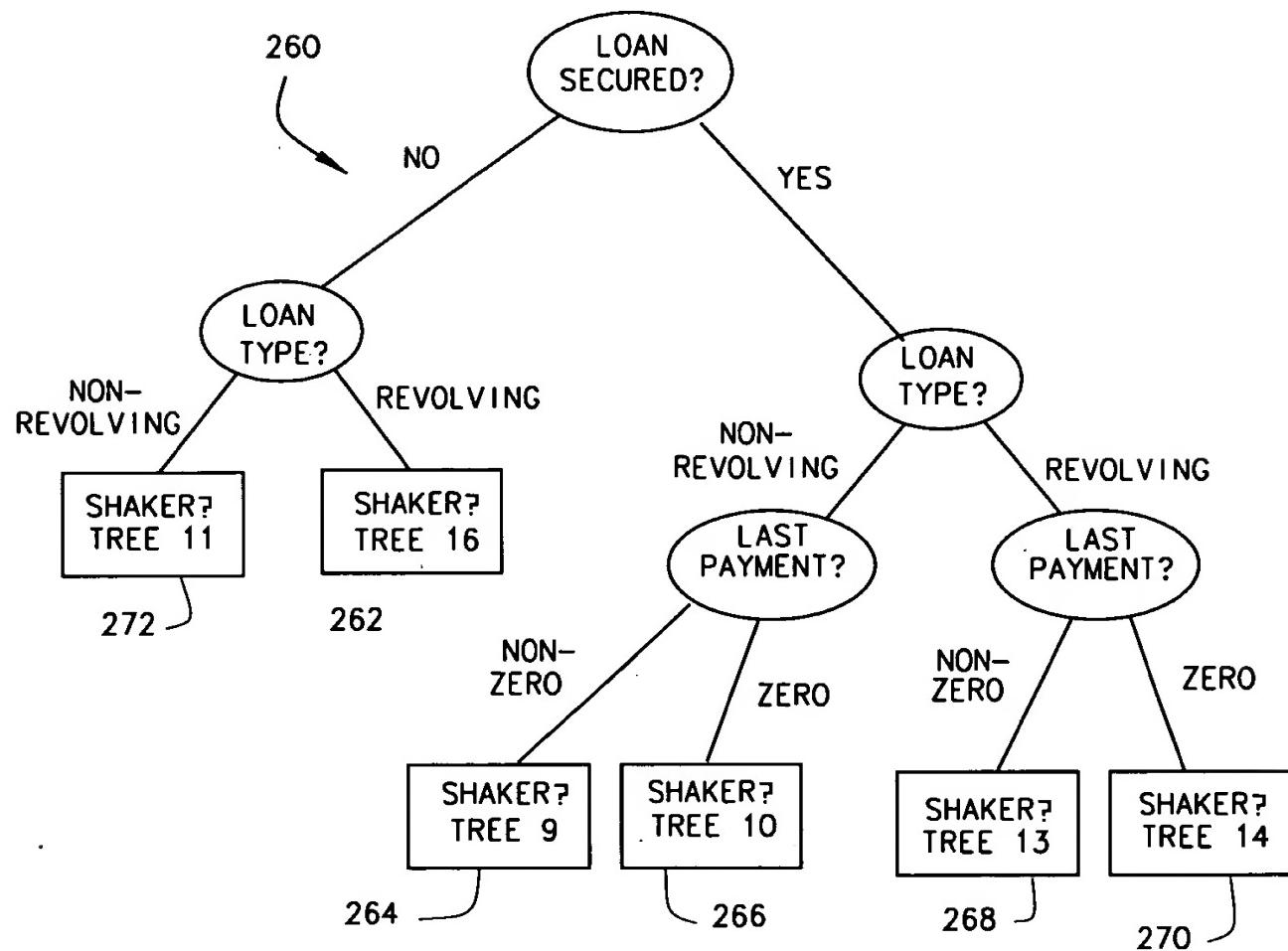
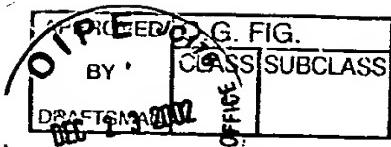


FIG. 13



Applicant: Johnson et al. S.N. 09/737,454 Atty. Dkt. No. CF-00101  
Title: RAPID VALUATION OF PORTFOLIOS OF ASSETS SUCH AS FINANCIAL  
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One Metropolitan Square, St. Louis, MO 63102 (314) 621-5070

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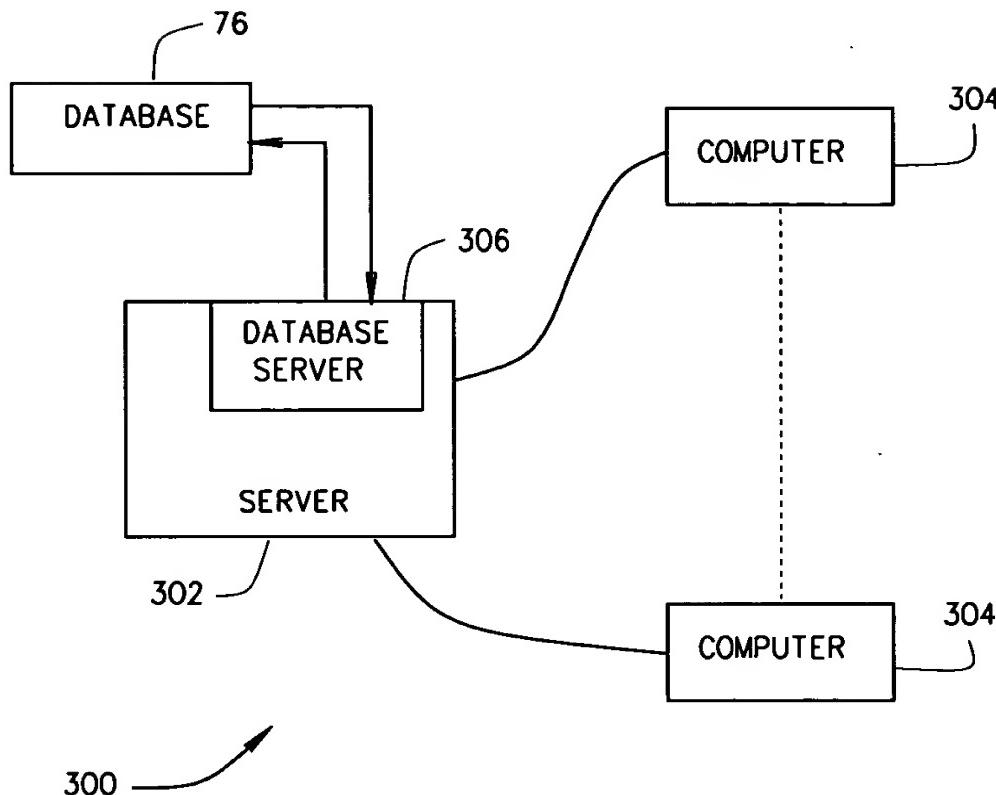


FIG. 14



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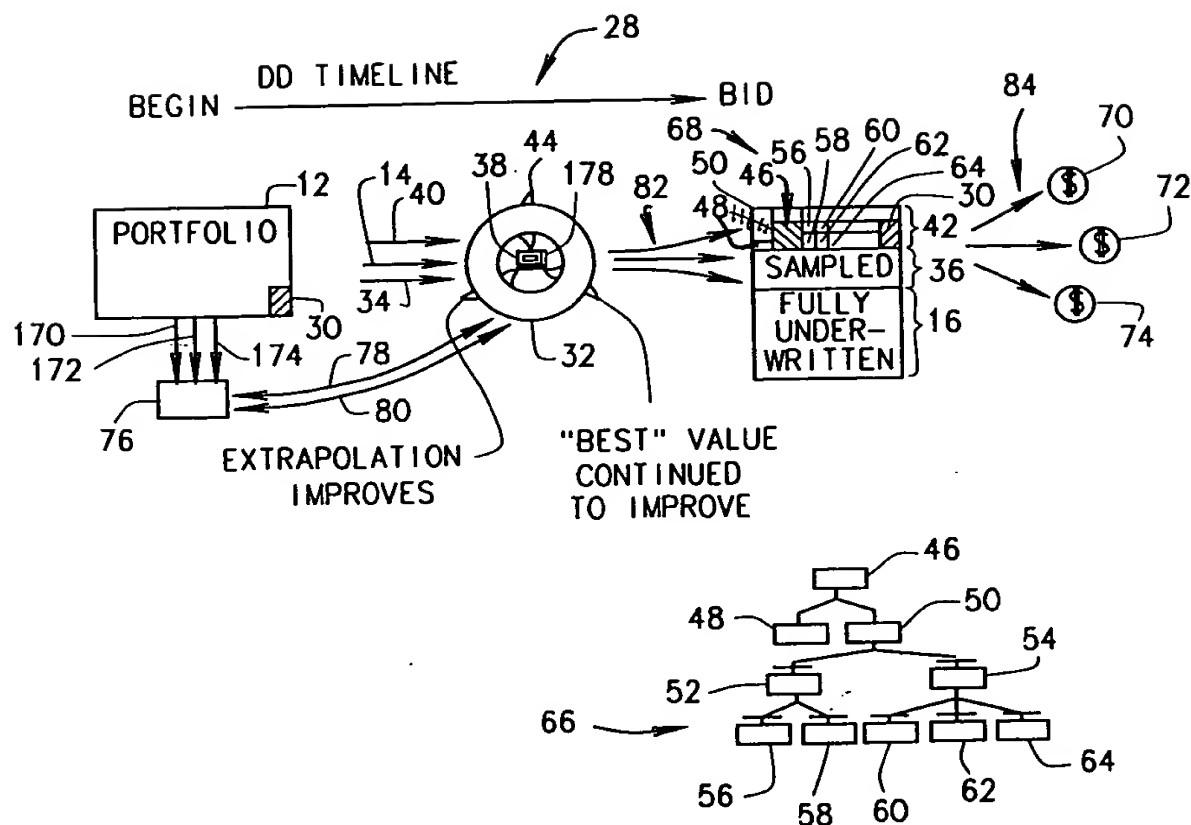


FIG. 2



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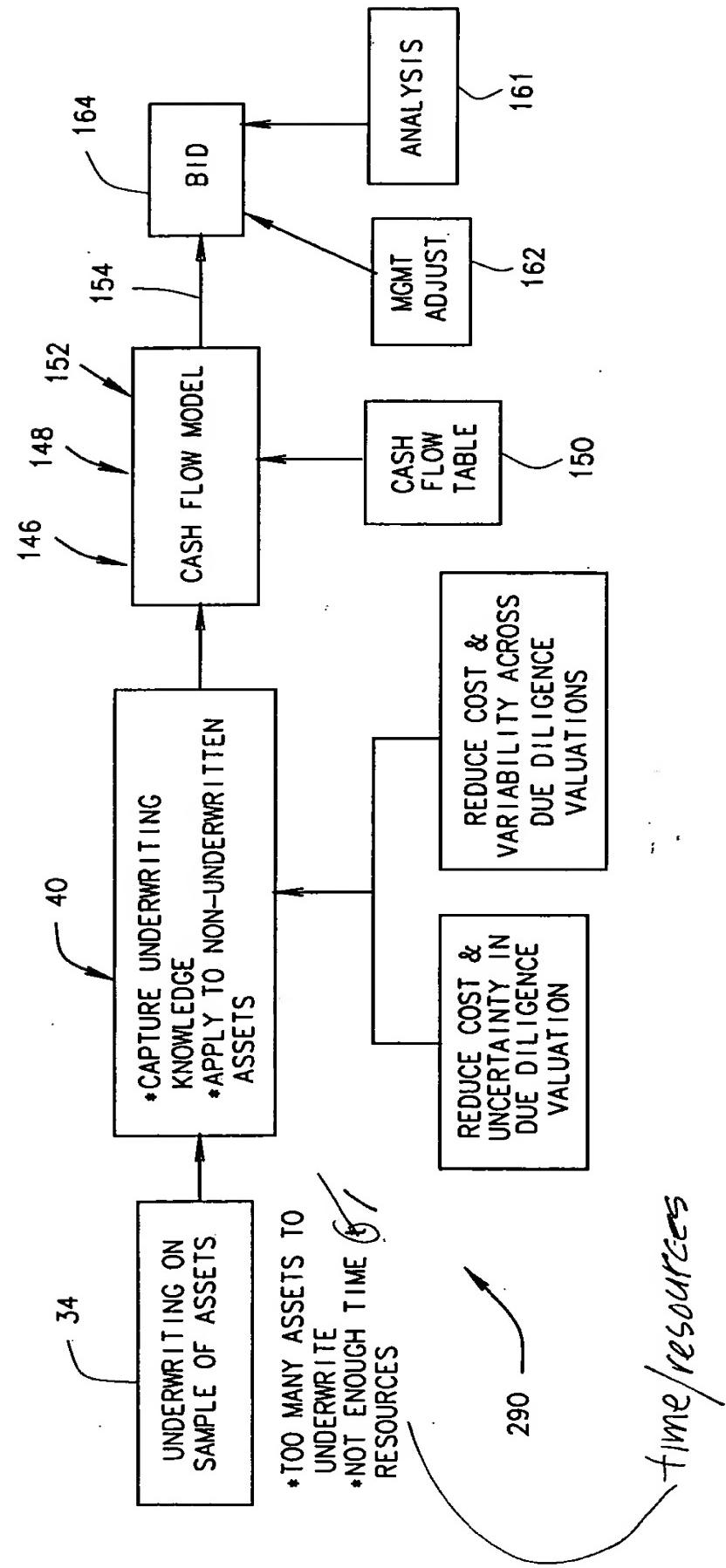


FIG. 9

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DEC 23 2002  
PATENT & TRADEMARK OFFICE

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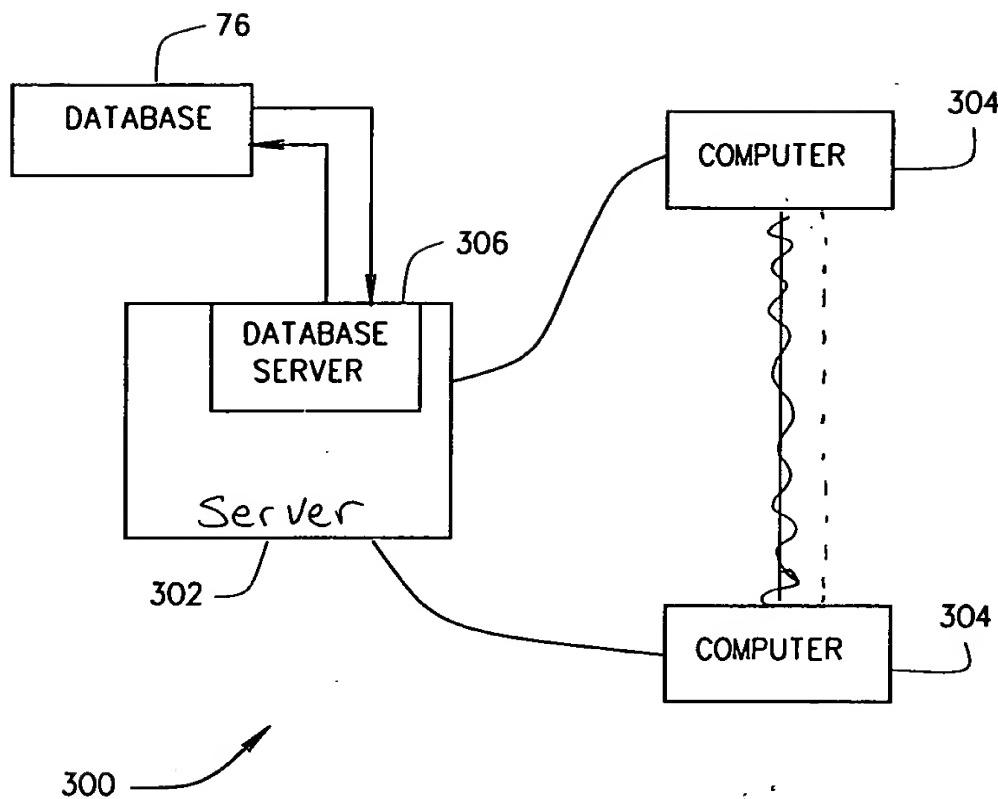


FIG. 14